

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DENISE HARRIS CAMPBELL

Debtor(s)

Case No. 15-35336

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/16/2015.
- 2) The plan was confirmed on 03/09/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/31/2016.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$8,800.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$8,800.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,680.00
Court Costs \$0.00
Trustee Expenses & Compensation \$413.60
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,093.60

Attorney fees paid and disclosed by debtor: \$320.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAS FINANCIAL CHOICE	Unsecured	2,000.00	2,471.59	2,471.59	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,933.00	2,022.90	2,022.90	0.00	0.00
CERASTES LLC	Unsecured	1,631.00	1,717.37	1,717.37	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	115.12	0.00	2.30	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	115.12	117.42	115.12	90.00	0.00
COMCAST	Unsecured	500.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	256.94	209.49	209.49	0.00	0.00
CREDIT UNION 1	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BANK	Unsecured	238.00	386.89	386.89	0.00	0.00
FIRST NATIONAL BANK	Unsecured	1,542.00	NA	NA	0.00	0.00
Fnc/Legacy Visa	Unsecured	159.00	NA	NA	0.00	0.00
GATEWAY ONE LENDING & FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
M&T BANK	Secured	176,814.00	179,333.10	179,333.10	0.00	0.00
M&T BANK	Secured	NA	3,202.96	3,202.96	2,801.31	0.00
M&T BANK	Unsecured	176,814.00	NA	NA	0.00	0.00
MACYS DSNB	Unsecured	406.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	943.00	20,515.97	2,051.97	0.00	0.00
NEIGHBORHOOD LENDING SERVICE	Secured	40,731.00	40,775.16	40,775.16	0.00	0.00
NEIGHBORHOOD LENDING SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	22,782.00	0.00	450.44	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	21,075.00	44,307.44	43,857.00	1,120.42	454.67
OPPORTUNITY FINANCIAL LLC	Unsecured	2,802.00	2,708.44	2,708.44	0.00	0.00
Pangea Ventures	Unsecured	0.00	NA	NA	0.00	0.00
PATHOLOGY CHP SC	Unsecured	100.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	689.00	791.74	791.74	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	408.00	NA	NA	0.00	0.00
PERSONAL FINANCE CO	Unsecured	2,168.00	0.00	1,860.30	0.00	0.00
PERSONAL FINANCE CO	Secured	NA	1,860.30	1,860.30	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	846.00	1,212.06	1,212.06	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC	Unsecured	77.00	178.02	178.02	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	922.00	1,309.09	1,309.09	0.00	0.00
SADINO FUNDING LLC	Unsecured	1,921.00	1,832.96	1,832.96	0.00	0.00
SIR FINANCE	Unsecured	900.00	868.58	868.58	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	8,450.00	8,418.12	240.00	240.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	4,283.00	NA	NA	0.00	0.00
TARGET CREDIT CARD	Unsecured	0.00	NA	NA	0.00	0.00
US EMPLOYEES CREDIT UNION	Unsecured	22,427.00	23,070.25	23,070.25	0.00	0.00
US EMPLOYEES CREDIT UNION	Unsecured	2,059.00	1,777.18	1,777.18	0.00	0.00
US EMPLOYEES CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$220,108.26	\$0.00	\$0.00
Mortgage Arrearage	\$3,202.96	\$2,801.31	\$0.00
Debt Secured by Vehicle	\$44,097.00	\$1,360.42	\$454.67
All Other Secured	\$1,975.42	\$90.00	\$0.00
TOTAL SECURED:	\$269,383.64	\$4,251.73	\$454.67
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$44,921.57	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,093.60</u>	
Disbursements to Creditors	<u>\$4,706.40</u>	
TOTAL DISBURSEMENTS :		<u>\$8,800.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.